

Comparisons of Job Characteristics

Focus Occupation: [Credit Counselors \(13-2071\)](#)

Associated Occupation: [Personal Financial Advisors \(13-2052\)](#)

[Compare Knowledge](#)

[Compare Skills](#)

[Compare Abilities](#)

[Compare Detailed Work Activities](#)

[Compare Tools and Technologies](#)

<<	Focus occupation element is much lower
<	Focus occupation element is lower
0	Focus occupation element is at a similar level
>	Focus occupation element is at a higher level
>>	Focus occupation element is at a much higher level

Knowledge

Similarity of Focus Occupation to Associated Occupation: 81

Focus Occupation: Credit Counselors (13-2071)

Associated Occupation: Personal Financial Advisors (13-2052)

Associated Occupation's Key Knowledge Elements	Average Rating, All Occupations	Associated Occupation's Rating	Focus Occupation's Rating		Evaluation of Focus Occupation
Customer and Personal Service	11.3	15.8	20.7	>>	Current knowledge level is likely more than sufficient
Sales and Marketing	5.2	12.6	10.6	<	Expanded education and/or training may be required
Economics and Accounting	4.4	12.4	11.8	0	Current knowledge level may be sufficient

The maximum possible rating is 25.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section analysis of O*NET (Occupation Information Network) data.

Skills

Similarity of Focus Occupation to Associated Occupation: 89

Focus Occupation: Credit Counselors (13-2071)

Associated Occupation: Personal Financial Advisors (13-2052)

Associated Occupation's Key Skills Elements	Average Rating, All Occupations	Associated Occupation's Rating	Focus Occupation's Rating		Evaluation of Focus Occupation
Speaking	10.8	14.0	13.3	0	Current skill level may be sufficient
Critical Thinking	10.8	13.4	14.0	0	Current skill level may be sufficient
Judgment and Decision Making	9.4	11.6	12.5	0	Current skill level may be sufficient
Service Orientation	7.9	11.2	12.0	0	Current skill level may be sufficient
Persuasion	7.4	10.8	9.7	<	A higher skill level may be required
Mathematics	6.2	9.6	9.8	0	Current skill level may be sufficient
Operations Analysis	5.0	8.6	6.2	<<	Extensive development of skills in this area may be required
Management of Financial Resources	3.3	6.4	4.6	<<	Extensive development of skills in this area may be required

The maximum possible rating is 25.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section analysis of O*NET (Occupation Information Network) data.

Abilities		Similarity of Focus Occupation to Associated Occupation: 96			
Focus Occupation: Credit Counselors (13-2071) Associated Occupation: Personal Financial Advisors (13-2052)					
Associated Occupation's Key Abilities Elements	Average Rating, All Occupations	Associated Occupation's Rating	Focus Occupation's Rating	Evaluation of Focus Occupation	
Oral Expression	12.4	15.6	12.9	<	Some improvement in abilities may be required
Oral Comprehension	12.5	14.7	13.8	0	Current ability level may be sufficient
Number Facility	6.3	13.9	10.7	<<	Extensive improvement in abilities may be required
Written Expression	9.8	13.9	11.8	<	Some improvement in abilities may be required
Deductive Reasoning	10.6	13.6	13.6	0	Current ability level may be sufficient
Written Comprehension	11.0	13.6	13.9	0	Current ability level may be sufficient
Mathematical Reasoning	6.3	10.6	9.8	0	Current ability level may be sufficient

The maximum possible rating is 25.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section analysis of O*NET (Occupation Information Network) data.

Activities that Both Occupations Have in Common		Similarity of Focus Occupation to Associated Occupation: 96
Focus Occupation: Credit Counselors (13-2071) Associated Occupation: Personal Financial Advisors (13-2052)		
Work Activities	Exclusivity of Activity	
Account for or dispense funds	92	
Advise clients on financial matters	77	
Advise clients or customers	19	
Analyze applicant's financial status	85	
Analyze financial data	57	
Approve or deny loans	92	
Complete information on loan forms	85	
Compute financial data	53	
Compute payment schedule	95	
Compute property equity	89	
Conduct financial investigations	84	
Determine program eligibility	85	
Gather relevant financial data	78	
Interview customers	71	
Obtain financial information from individuals	84	
Obtain information from individuals	24	

Provide customer service	14
Review loan applications	87
Select applicants meeting qualifications	85
Use computers to enter, access and retrieve financial data	77
Use interviewing procedures	23
Use negotiation techniques	67

Not all positions in these occupations will necessarily perform all of the listed activities. The exclusivity rating is an indication of how unique the activity is amongst all occupations. The maximum rating is 100. High scores indicate that only a small number of occupations engage in that activity.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section analysis of O*NET (Occupation Information Network) data.

Tools and Technologies that Both Occupations Have in Common

Similarity of Focus
Occupation to Associated
Occupation: 81

Focus Occupation: Credit Counselors (13-2071)
Associated Occupation: Personal Financial Advisors (13-2052)

Tools and Technologies	Exclusivity
Calculating machines and accessories	3
Computers	1
Content authoring and editing software	1
Data management and query software	1
Finance accounting and enterprise resource planning ERP software	2
Network applications software	1

Not all positions in these occupations will necessarily use all of the listed tools and technologies. The exclusivity rating is an indication of how unique the tool or technology is amongst all occupations. The maximum rating is 100. High scores indicate that only a small number of occupations use that tool or technology.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section analysis of O*NET (Occupation Information Network) data.